

CERTIFICATION SUPPORTING OPPOSITION

October 1, 2024

Dear Chapter 13 Trustee,

I am Peter Luna and I am sending you this letter to support my request asking for more time to get a loan modification on my home.

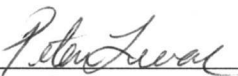
I was unfortunate enough to experience serious health issues within the first year of my bankruptcy case. I was hospitalized for weeks and had a lengthy recovery that kept me out of work for about year.

After I recovered, I was able to obtain a loan modification trial offer but the agreement was not honored by the new mortgage company. They said several times that they could not "find" the trial offer and I would have to apply again.

Lastly, over the past couple of years, my mortgage has been transferred from Community Loan Servicing to Nationstar, then to Select Portfolio, then Shellpoint, then Selene, then back to Shellpoint just a couple of weeks ago.

I am hoping that this is the last transfer and that I can apply for and obtain a loan modification trial offer from Shellpoint soon.

I certify that the statements made by me are true and I am aware that if any of the information provided is willfully false, I am subject to punishment.



Peter Luna
Debtor